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TO NAME U.S. Patent Office TC 3600/Examiner Colbert
FIRM United States Patent and Trademark Office
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PAGES (INCLUDING COVER): 27

ORIGINAL TO FOLLOW IN MAIL: Yes No

FROM NAME: Nancy J. Flint
DIRECT DIAL: 305-810-2522

MESSAGE Examiner Colbert, attached is a Response to the Office Action dated September 9, 2004 for U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 - 536 - 2700.

OPERATOR

DATE: December 8, 2004
TIME:
CLIENT/MATTER NAME: 47004
CLIENT/MATTER NO.: 000059

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/506,434	Confirmation No.:	8248
Applicant	:	Ravi Acharya et. al.		
Filed	:	February 18, 2000		
Title	:	System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations		
TC/Art Unit	:	3624		
Examiner:	:	Ella Colbert		
Docket No.	:	47004.000059		
Customer No.	:	21967		

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION DATED SEPTEMBER 8, 2004

Sir:

Applicants hereby submit this Amendment and Response to the Office Action mailed on September 8, 2004 ("Office Action") and request that the application be reconsidered in light of the amendments and remarks made herein.

Amendments to the specification begin on page 2 of this Response.

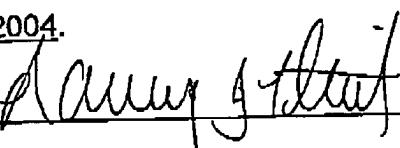
Amendments to the claims begin on page 3 of this Response.

Remarks begin on page 12 of this Response.

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1. Response to Office Action for U.S. Patent Application Ser. No. 09/506,434
22 pages
2. Replacement drawings Figs. 1-3 3 pages
3. Certificate of Fax Transmission, 1 page
4. Fax Cover Sheet, 1 page